UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/648,744	08/25/2003	Juei-Mei Wang		3733

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EXAMINER
FRENEL, VANEL

ART UNIT	PAPER NUMBER
3627	

MAIL DATE	DELIVERY MODE
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

PTOL-90A (Rev. 04/07)

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on <u>25 August 2003</u>.
2a) ☐ This action is **FINAL**.   2b) ☒ This action is non-final.
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) <u>1-10</u> is/are pending in the application.
     4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5) ☐ Claim(s) _____ is/are allowed.
6) ☒ Claim(s) <u>1-10</u> is/are rejected.
7) ☐ Claim(s) _____ is/are objected to.
8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.
10) ☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.
     Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
     Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
     a)☐ All   b)☐ Some *   c)☐ None of:
       1.☐ Certified copies of the priority documents have been received.
       2.☐ Certified copies of the priority documents have been received in Application No. _____.
       3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
     * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
     Paper No(s)/Mail Date <u>08252003</u>.
4) ☐ Interview Summary (PTO-413)
     Paper No(s)/Mail Date _____.
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

Notice to Applicant

1.   This communication is in response to the application filed on 8/25/03. Claims 1-10 are pending.

Claim Rejections - 35 USC § 103

2.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

3.   Claims 1-10 are rejected under 35 U.S.C. 103(a) as being unpatentable over Land et al (6,807,533) in view of Brown et al (6,532,450).

(A)   As per claim 1, Land discloses a system for managing bad accounts of accounts receivable (See Land, Col.13, lines 10-24), the system comprising: a database server for storing accounts receivable data (See Land, Fig.2, Col.3, lines 50-57); an application server electrically connected with the database server for accessing and processing data stored in the database server (See Land, Fig.2; Col.3, lines 50-65), the application server comprising an accounts receivable managing module for managing and updating the accounts receivable data stored in the database server (See Land, Col.5, lines 34-47), and a plurality of client computers electrically connected to the application server for downloading data from and uploading data to the database server (See Land, Fig.2, Col.3, lines 50-65).

Land does not explicitly disclose that an account age analyzing module for analyzing ages of the accounts receivable, a bad account provision calculating module for calculating bad account provisions of the accounts receivable.

However, this feature is known in the art, as evidenced by Brown. In particular, Brown suggests that an account age analyzing module for analyzing ages of the accounts receivable, a bad account provision calculating module for calculating bad account provisions of the accounts receivable (See Brown, Fig.5, Col.6, lines 31-67).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the feature of Brown within the system of Land with the motivation of providing reconciliation between the separate financial management systems for payables and receivables and the offset payment system (See Brown, Col.2, lines 21-24).

(B)　　As per claim 2, Land discloses the system wherein the application server further comprises a bad account balancing module for balancing accounts receivable and updating bad account provisions data in the database server according to bad account provisions calculated by the bad account provision calculating module (See Land, Col.12, lines 19-47).

(C)　　As per claim 3, Land discloses the system wherein the application server further comprises a report generating module for generating reports related to accounts receivable (See Land Col.12, lines 19-47).

(D)   As per claim 4, Land discloses the system wherein the application server

electrically connects with a sales management system for accessing sales data stored

in the sales management system and updating the accounts receivable data in the

database server accordingly (See Land, Fig.1; Col.6, lines 6-41).

(E)   As per claim 5, Land discloses the system wherein the application server

electrically connects with a bank note managing system for accessing payment data

stored in the bank note managing system and updating the accounts receivable data in

the database server accordingly (See Land, Fig. 5; Col.5, lines 34-47).

(F)   As per claim 6, Land discloses a method for managing bad accounts of accounts

receivable (See Land, Col.13, lines 10-24), the method comprising the steps of:

obtaining accounts receivable data (See Land, Col.4, lines 16-30); confirming accounts

receivable types according to the accounts receivable data (See Land, Col.3, lines 50-

65); calculating ages of accounts receivable according to the accounts receivable data

(See Land, Col.12, lines 37-65).

Land does not explicitly disclose that the method having selecting a bad account

provision rate for each account receivable according to the type and the calculated age

of the corresponding account receivable; and calculating a bad account provision for

each account receivable according to the selected bad account provision rate.

However, this feature is known in the art, as evidenced by Brown. In particular, Brown suggests that the method having selecting a bad account provision rate for each account receivable according to the type and the calculated age of the corresponding account receivable (See Brown, Col.6, lines 31-67); and calculating a bad account provision for each account receivable according to the selected bad account provision rate (See Brown, Col.6, lines 31-67).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the feature of Brown within the system of Land with the motivation of providing reconciliation between the separate financial management systems for payables and receivables and the offset payment system (See Brown, Col.2, lines 21-24).

(G)   As per claim 7, Land discloses the method wherein the accounts receivable data are obtained from a sales management system and a bank note management system (See Land, Fig.6, Col.6, lines 41).

(H)   As per claim 8, Land discloses the method further comprising the step of storing the accounts receivable data in a database server (See Land, Col.3, lines 24-36).

(I)   As per claim 9, Land discloses the method further comprising the step of updating bad account provisions data in the database server according to the calculated bad account provisions (See Land, Col.14, lines 47-67).

(J)   As per claim 10, Land discloses a system for managing bad accounts of

accounts receivable (See Land, Col.13, lines 10-24) comprising: a database server for

storing accounts receivable data (See Land, Col.4, lines 16-30); means for catalyzing

said data to be of different types (See Land, Col.11, lines 46-67 which correspond to

credit officer 224); means for determining account ages of accounts receivable

according to catalyzed different types (See Land, Col.12, lines 37-65 which correspond

to other reporting agencies).

Land does not explicitly disclose that the system having means for determining a

bad account provision rate for each of said accounts receivable according to said

different types; and means for calculating a bad account provision for each of said

accounts receivable based upon the bad account provision rate and the corresponding

account age.

However, these features are known in the art, as evidenced by Brown. In

particular, Brown suggests that the system having means for determining a bad account

provision rate for each of said accounts receivable according to said different types

(See Brown, Col.6, lines 31-67); and means for calculating a bad account provision for

each of said accounts receivable based upon the bad account provision rate and the

corresponding account age (See Brown, Col.6, lines 31-67).

It would have been obvious to one of ordinary skill in the art at the time of the

invention to have included the feature of Brown within the system of Land with the

motivation of providing reconciliation between the separate financial management

systems for payables and receivables and the offset payment system (See Brown,

Col.2, lines 21-24).

Conclusion

4.   The prior art made of record and not relied upon is considered pertinent to

applicant's disclosure. The cited but not the applied prior art teaches method of

abatement on accounts receivables (2003/0074289) and system and method for

providing real time pricing based on variables (2003/0033216).

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Vanel Frenel whose telephone number is 571-272-6769.

The examiner can normally be reached on 6:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Zeender Ryan Florian can be reached on 571-272-6790. The fax phone

number for the organization where this application or proceeding is assigned is 571-

273-8300.

Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

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you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a

USPTO Customer Service Representative or access to the automated information

system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Vanel Frenel

Vanel Frenel

Art Unit 3627

June 13, 2007